

CUT AWAY THE UNKNOWN



# Travel Insurance Guide

## Prepared for Volunteers of Project Trust

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## Policy Coverage

This document provides information and guidance on the Travel Insurance Cover provided for Project Trust Volunteers.

*Please note that this document is intended as a guide. For full terms and conditions please refer to the policy document, which can be provided by Project Trust on request.*

### Insurer & Policy Number

The Insurer is Aviva Insurance Limited. The policy number is 100746537GPA.

### Policy Cover

- Medical expenses incurred as a result of bodily injury or illness occurring during an insured journey. The insurance covers all reasonable and necessary costs incurred outside your Country of Residence for medical, surgical or other remedial attention or treatment given or prescribed by a Qualified Medical Practitioner and all hospital and ambulance charges; dental and optical expenses are covered if incurred in an emergency or if they are as a result of Bodily Injury. (Dental expenses are restricted to those incurred only for the immediate and direct relief of pain for the duration of the Journey).
- Personal Accident in respect of accidents occurring which result in Death or Disablement. The maximum limit to which you could claim is £50,000.

### Period of Insurance Cover

Cover is provided from the day you leave the UK to the day you return.

### Insured Persons

Any Volunteer between 16 and 26 years of age, whilst undertaking duties for and on behalf of Project Trust.

### Insured Journeys

Any trip in connection with Project Trust outside your Country of Residence.

### Holidays

Cover is included for any days added by you before or during your trip, up to a maximum of 80 days. Please note there is no cover to countries where Solace Global or the FCO advise against travel.

### Excess

You will be required to pay an excess of £300 for each and every claim in respect of Medical and other expenses.

### Pre-Existing Medical Conditions

Provided that you are not travelling against the advice of your Medical Practitioner, your placement with Project Trust will be covered.

### **Exclusions to the Policy**

The Policy will not provide any cover in respect of the following circumstances:

- a) Travel taken against the advice of a Qualified Medical Practitioner.
- b) Travel where the purpose of the Journey is to receive medical treatment or advice.
- c) Travel where the purpose of the Journey is directly or indirectly related to a medical condition or situation known to exist by the Insured Person.
- d) Travel to countries where Solace Global or the Foreign & Commonwealth Office advise against all travel.
- e) Any expenses incurred more than 24 months after the date the need for treatment first arises.
- f) Expenses incurred as a result of suicide, attempted suicide or self-inflicted injury.
- g) Own criminal acts.
- h) Loss of Personal Belongings, Money, Travel Documents
- i) The only excluded activities are flying in a plane as a pilot or crew member; and armed forces personnel (including reserve personnel).

## Claims Procedure

### NON-EMERGENCY

It is possible that while you are overseas you may feel unwell or need medical treatment for minor ailments such as infected insect bites, diarrhoea or an ear infection. Consider what you would do if you were at home - visit a chemist/pharmacy or arrange an appointment with a doctor? The most important thing is NOT TO PANIC. If you do feel unwell and the condition is not life-threatening or require hospitalisation, try doing what you would do at home, ie visit a GP or chemist's, and speak to your host for advice on where to seek treatment.

DO NOT automatically call the medical emergency number, this is not an advice line and calls incur a cost which may be passed on to you.

You will be required to pay for this non-emergency treatment at the point of delivery.

If you incur medical expenses of less than £300 (eg for antibiotics, skin cream, a consultation with a doctor, blood tests) you will not be reimbursed (***this falls under the £300 excess payable on all claims***).

If, however, you receive medical treatment that totals more than the excess of £300, you should make a claim for reimbursement. Please ensure you keep ALL receipts and documentation (including for bus trips or taxis to the doctor if applicable, as well as receipts for medication and treatment). DO NOT leave the doctor without some form of receipt.

To put in a request for reimbursement of the costs, email Jil McMeekin at Project Trust ([jil.mcmeekin@projecttrust.org.uk](mailto:jil.mcmeekin@projecttrust.org.uk)) providing a full description of what you are claiming for and attaching all receipts relating to the claim.

### EMERGENCY

In the event of a medical emergency, you should call the 24-hour Cega Assistance helpline on:

**+44 (0) 1243 964135**

This number can be found on the PT Emergency Card which you should carry with you at all times.

Calling this number will connect you to CEGA who are the approved emergency medical assistance company used by Aviva.

You should be prepared to give CEGA the following information:

- The Policy Number
- Contact details for you
- A summary of what has happened so they can make the necessary arrangements for your emergency assistance/treatment

CEGA will then provide you with guidance on the next steps to take and make arrangements for your emergency treatment.

As soon as possible after calling the emergency assistance number, you should contact Project Trust so that we can open an insurance claim on your behalf.

Depending on the circumstances of the emergency, your partner may have to make the emergency call on your behalf.

*CEGA is not an advice line. Please ensure you definitely require the emergency assistance of CEGA. As soon as you make a call to them, a fee is incurred and Volunteers are charged the £300 excess.*

**IF YOU ARE IN DOUBT ABOUT ANYTHING TO DO WITH A CLAIM, CONTACT JIL MCMEEKIN ON:**

**TELEPHONE : 01879 230 444**

**EMAIL : [JIL.MCMEEKIN@PROJECTTRUST.ORG.UK](mailto:JIL.MCMEEKIN@PROJECTTRUST.ORG.UK)**

## Personal Belongings Insurance

Please note that personal belongings including valuables, money and travel documents are NOT insured under this policy arranged by Project Trust.

If you wish to insure your personal belongings you must take out a separate policy.

Project Trust advise the following:

- Consider whether you will be taking valuables (monetary or sentimental) overseas
- Consider whether you will require insurance for these
- Research the costs and the terms of personal belongings insurance, including any excess applicable in case of a claim
- Make sure you understand the process to be followed when items are broken, stolen or damaged, eg do you need to obtain a police report?
- Take your personal belongings insurance information with you overseas
- Leave a copy of the relevant paperwork at home, including proof of purchase / receipts

Please make sure you read all the information relating to your policy if you choose to take out personal belongings insurance.

## Travel and Security Assistance Services

As a volunteer with Project Trust, you have access to a range of safety and security services, which will assist you in travelling safely during your placement overseas.

### SOLACE GLOBAL ASSISTANCE

The 'Solace Secure' website and App provides you with access to the following information.

#### Pre-Travel Security

This section provides intelligence on over 200 destinations worldwide, including advice of mitigating any threats to you or your property. It also provides information on:

- security hotspots
- cultural considerations
- safe transport
- emergency contacts

#### Global Intelligence Alerts – Real Time

Receive notifications of high-risk events, including terrorism, civil unrest and severe weather risks, for any specific country requested.

#### Personal Preferences

Offers the ability to customise the preferences to you as a user. These include:

- My Countries: allows you to select any countries of particular interest which will then appear on the Country Intelligence page of the website when the user logs in.
- Newsletter Subscriptions: sign up to News updates by email which provide an overview of the day's most significant security related news events.
- Security Briefing Subscriptions: sign up to informative analyses of any significant security developments worldwide.

### IMPORTANT NOTE

Please do not contact CEGA or submit claims using the option within the Solace Secure app. As a volunteer of Project Trust, you have a dedicated phone number which you must call in the event of emergency assistance being required. Contacting CEGA via the app will not direct you to the dedicated line.



## HOW TO ACCESS AND REGISTER FOR SOLACE SECURE

- 1) Go to <https://solacesecure.com/aviva> or scan the QR code below.



- 2) You will be required to enter your personal details under the “First time using Aviva Travel Assistance” section. (*The Company Name is “Project Trust”*)
- 3) Once you have completed the details, select “Register”.
- 4) A confirmation email will then be sent to your email address from support@solaceglobal.com with your username and a link to set your password. *You must click the link within the email from Solace Global to activate your account.*
- 5) You will then be able to sign into your new account via the website and access the available features and services.
- 6) Once registered you will also be able to access the free app to your mobile device. Available via the Apple App or Google Play stores.

If you need help logging on or have forgotten your password, then please email ‘support@solaceglobal.com’. This mailbox is monitored 24/7.

## Insurance Quiz (& Answers!)

1. Give an example of **non-emergency** medical condition.

*EG skin rash, common cold, insect bite, diarrhoea.*

2. What do you do in a **non-emergency** situation?

*As at home, visit a local chemist or doctor, upon advice from host or Overseas Representative.*

3. How do you submit an insurance claim in a **non-emergency** situation?

*Pay for treatment up front and submit expenses to Project Trust who will submit a claim for expenses above the excess.*

4. Give an example of an **emergency** situation?

*As at home, a situation where you would call an ambulance, eg road traffic accident, fracture, etc.*

- a. Who do you **contact** in an emergency situation?

*i) The 24 Hour Emergency Helpline (number can be found on emergency card), and local emergency services if this service is available in your location.*

*ii) Project Trust.*

- b. What **information** will you (or your partner) need to provide in an emergency situation?

*i) The policy number (can be found on emergency card).*

*ii) Your contact details and location.*

*iii) A brief summary of what has happened.*

5. If you are involved in an emergency medical situation, how do you **pay** the excess?

*You or your parents will be invoiced by Project Trust.*

6. What is the **excess** on a medical insurance claim?

*£300, the amount you are responsible for paying towards each claim.*